

An Exploration of the Relationship between Planned Golf Course Communities and
Developmental Impacts on Suburban, Ohio Cities

A Senior Honors Thesis

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by

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Executive Summary

This study was intended to explore the nature of the relationship that exists between golf course housing developments and the municipalities in which they are constructed in terms of their effect on growth and development in those cities. Five Ohio cities were selected for their geographic locations in counties experiencing rapid population changes, and for their similar demographic profiles. City Planners were interviewed in each city to get a first hand look at growth trends and expert observations of the effects of golf courses in their respective cities.

Three of the cities, Springboro, Miamisburg, and Centerville; all built public, municipal golf courses with attached, upscale housing developments. The courses were all built with different reasoning and goals in mind, but all had similar results on their communities. Dublin has been home to many privately built, “member only” golf clubs for many years and has seen tremendous growth starting at about the time its first major course was built. Only in the last five years did planning begin for a municipal course in Dublin. Franklin does not have a golf course, and that is by design. Officials in Franklin believe that residential growth is an unnecessary burden on the local government which sustains a revenue deficit on every new house built in the city.

The cities that built municipal courses did so for many reasons, but always mentioned were hopes to encourage residential expansion, increase property values, and attract new commercial opportunities. The results of this study would indicate that golf courses do all of those things in communities and, when used properly, can be quite an effective municipal tool. In the private sector, land developers seem to use golf courses as insurance policies for their investments because houses in developments with golf courses sell better than those without.

The effects of golf courses, while often fulfilling some municipal goal, can exacerbate a city’s problems if the growth begins to come too fast. The impact is usually first felt by a city’s school district which pays more to educate one student than it can collect from each family’s property taxes. If the growth spurt continues for too long, a city may find itself unable to keep up with costs of providing services and infrastructure to new developments.

The nationwide trend of building golf courses with housing does not appear to be slowing. The effects of this phenomenon are generally well known which make it a useful tool when managed properly.

Introduction

Urban sprawl and the decentralization of early twentieth century population centers has been occurring at an ever increasing rate since the end of the Second World War. This fifty year old trend that shows no evidence of relenting has been that of the affluent migrating away from metropolitan areas in concentric rings of suburbia (Levy 2003). The outflow of residents and the municipal revenues they generate simultaneously contributes to the decay of city cores and stresses the outlying municipalities' ability to provide and maintain infrastructure and services at a pace equal to development. My question is, "why?" As in any widespread social phenomenon, the causes are dynamic and multifold. Suburbanization and green field development have a nearly innumerable amount of influencing factors many of which are cultural or economic in nature and exist as a unique set in every locality. While many studies have examined the greater trend, little attention has been focused on the individual contributing factors. Golf courses are certainly amenities that have proven over the last forty years to wield significant power to attract new residents and shape or reshape communities. Surprisingly, I was unable to find any prior study that looked specifically at the relationship between golf courses, cities, and their residents. Several critical articles have been written discussing the effect of amenities on economic growth in rural areas, but these articles have viewed amenities in a very broad sense which most often included the natural assets of the region under consideration. Amenities, when defined in these studies, generally refer to the qualities of a locality that make it an attractive place to live and work (Goe and Green 2002). This definition includes everything from the unique natural characteristics of a region that make it desirable, to the recreational opportunities that make it a destination. In this sense, amenities is much too broad a category to provide any specific insights into what effects a single amenity such as a golf course brings to a community. This research, however, has demonstrated that some trends exist regarding the effects of amenities in America. Rural communities characterized by high levels of natural amenities continue to experience relatively greater population growth than areas lacking desirable natural contexts (Johnson and Beale 1994). Between 1970 and 1996 rural counties ranked low on an amenities index experienced 1% average population growth as compared to 120% among counties ranked high on the index (McGranahan 1999). These articles also tend to

deal with amenities' economic effects rather than their influences on land use practices and demographics.

Materials and Methods

This research is not intended to prove or disprove the existence of golf as the underlying cause of some larger social phenomenon, or to empirically measure the extent to which it is a factor, but rather to explore the relationship of a single amenity, golf, with land use practices and demographic changes in five suburban Ohio communities. In the Findings section of this writing you will read case studies of five very different Ohio cities and how each one has been affected by golf course developments or used golf as a tool to achieve a municipal goal. The communities I researched are Centerville and Miamisburg in Montgomery County, Franklin and Springboro in Warren County, and Dublin in Franklin County. Please, see Figure 9. These cities were selected because many of them are neighboring communities or even share a common border. This proximity to each other means that these pairs of cities experience similar social and economic pressures and have comparable demographic profiles. These cities are also approximately alike in size; for example, the population of Franklin and Springboro was within 1,000 residents in 2000. Also, these cities are all located in counties experiencing rapid and drastic population changes. Warren and Franklin Counties were the second and third fastest growing counties in Ohio during the past five years according the US Census Bureau, while Montgomery County was Ohio's third fastest shrinking county.

I gathered information for this study from three types of sources. The first information source was a precursory comparison of basic demographic and socio-economic measures for each of the five cities as presented by the US Census Bureau. The data is slightly dated because the most recent information is from the 2000 Census. The information is easily available at the [American FactFinder](#) website. Please, see Figure 11.

Conducting face to face interviews with city planners and economic development directors from each of the cities cited comprised my second and most lucrative source of data collection. The schedule of interviews is as follows:

Figure 1

Date	Interviewee	Title	City/Organization
4/28/2005	Keith Johnson	Economic Development Director	Miamisburg
4/28/2005	Bill Covell	Economic Development Administrator	Centerville & Springboro
4/28/2005	Steve Feverston	City Planner	Centerville
5/4/2005	Lisa Rivera	Planner	Dublin
5/5/2005	Donald Woods	Chief Building Official	Franklin
5/5/2005	Dan Boron	Planning Consultant	Springboro
5/17/2005	Greg Letsche	Senior Design Associate	Nicklaus Design
5/18/2005	Jeffrey McGrath	City Planner	Beavercreek

All interviews took place in the interviewees' offices except for the interviews with Greg Letsche, who was in from out of town, and Jeff McGrath, which was conducted over the phone. The interviews were informal in the sense that they were conversational instead of following a strict question and answer format. I preferred to let the conversations meander naturally and only occasionally guided the topics discussed by asking relevant questions. I chose this method of interviewing to allow these local experts to explain the chronology, process, and impacts that they observed in relation to golf course developments, or the lack thereof, in their cities. I generally asked each interviewee for available zoning maps and more detailed demographic information than was available from the Census Bureau such as the number of lots in specific developments, and the number of residential building permits issued in recent years. I asked several key questions in each interview including, "If your city has a golf course, how did it come to be? What impacts have you observed the course to have on the community? What growth trends have been present in the city during your tenure?"

The third method of data collection involved obtaining current articles on land use issues from local newspapers, and consulting online resources like county GIS (Geographic Information Systems) and auditor's websites. These assets allowed for a more current and detailed analysis.

Findings

I) Springboro, Ohio

A) Introduction to [Springboro](#)

Springboro is a small farm town that has only in the last ten years begun to awaken to its full potential. Springboro incorporated as a city in 1987 and by 1988 had a population of just over 5,000 people. By 2000, the Census marked its population at 12,380 but current estimates are around 14,000. Springboro's location is primed for "seam bursting" growth. The city is located along Interstate 75 approximately equidistant between the large metropolitan areas of Dayton and Cincinnati. Transportation options and proximity to job concentrations are perhaps the most important criteria for suburbs looking to grow, but those two conditions accurately describe most of Warren County. As of the census, Springboro had a housing stock of 4,423 units with a median value of \$171,300. This figure is well above both state and national averages. Back in 1988, Springboro was one of the smallest and poorest communities in the county, well behind neighboring Franklin in measures such as population and quality of school system. In just ten years, however, Springboro had surpassed Franklin in both criteria and is continuing to widen the gap.

B) The [Heatherwoode](#) Project

Springboro is an unlikely town to pioneer such a large scale and costly experiment as building a municipally planned and funded golf course community. So unlikely that even the city council couldn't grasp the scope of the endeavor until the wheels were turning. Springboro's Heatherwoode Golf Course was the first of several upscale public golf course projects in southwest Ohio. The biggest surprise of Heatherwoode, however, is that its conception was almost completely accidental. The parcel on which it was built was originally intended to be used for a new sewer plant. One individual council member was adamant that Springboro needed a golf course and was able to sway enough support to look into it further. A feasibility study said that the need existed in the South Dayton suburbs for an upscale municipal gold course, and they went from there. At first, there was no long term vision for the outcome. Bill Covell, the City Manager at the time, described the process as being very haphazard.

The city purchased three hundred acres directly south of downtown for \$6,000 an acre, a near steal at the time. Covell negotiated a great deal on the course design fee, paying only

\$150,000 for the service in 1991. At this point, no thought whatsoever had been given to building this as an integrated community with private housing. Soon the city came across another windfall; completely independent of the city's actions, a subsidiary of Bank One had been looking into the possibility of building a golf course community in the North Warren County area. Springboro officials met with bank representatives and a deal was struck. The Bank One group would build the course and the bank would finance the plan with a lease/purchase program; which Bank One would operate for the life of the loan. Then, Bank One would sell the property back to the city for \$1.

When the course was finished, the city still possessed ninety acres of unused land. The most profitable option for Springboro was to add housing. The city received bids from four developers and selected local builder K&W. The city decided to play bank for the developer and sold each lot individually to the developer as well as receiving \$400,000 per year for seven years. The city originally paid \$400,000 for those ninety undeveloped acres, and after the course went in, sold the same land to K&W for \$2.8 million. So far, everything had gone right for the city, but they still had no idea whether expensive housing would sell in Springboro. When the houses went on the market, the first one sold for \$450,000.

Springboro was almost completely “hands off” during the housing design and construction process other than supplying ideas and financing. This is in stark contrast to



The 15,000 square foot clubhouse, Covell

Miamisburg which stayed very active in the housing design process of their course and in some instances even strong-armed builders to get what they wanted. Springboro, on the other hand, trusted their developer and stayed true to the relaxed attitude they'd carried from the outset of the project.

A typical home in Heatherwoode

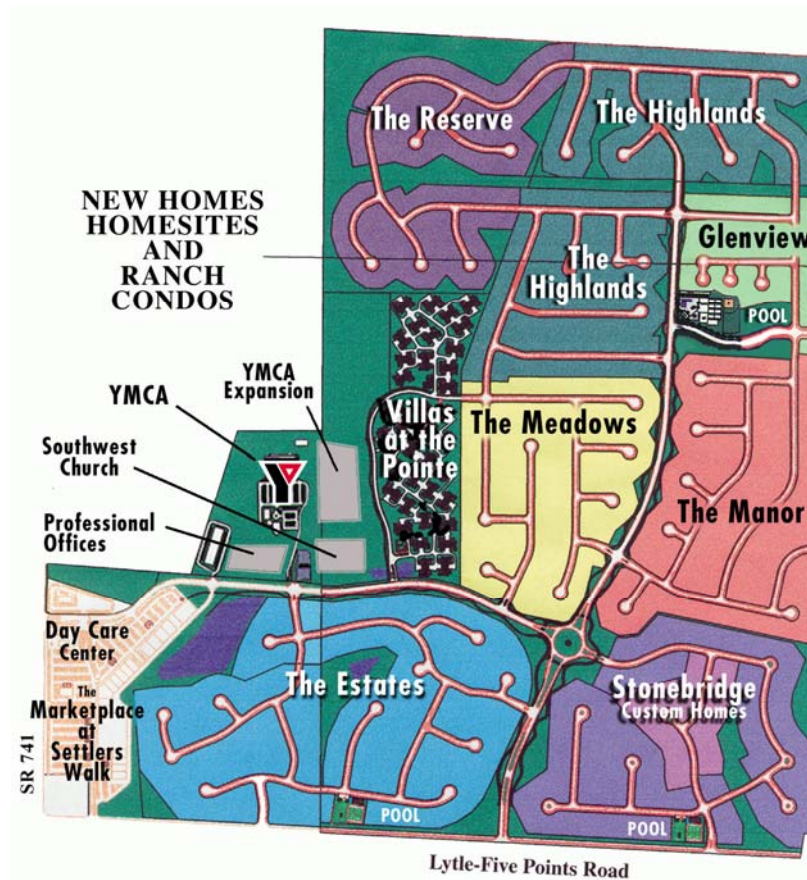
admits, is where they got carried away. It was too expensive and a bit “over the top” for Springboro's needs. Heatherwoode's clubhouse is far more grandiose than Miamisburg's

Pipestone, yet pales in comparison to Centerville's Yankee Trace. In reality, the clubhouse at Heatherwoode is far less successful and functional than Yankee Trace's clubhouse or Pipestone's clubhouse. The clubhouse at Pipestone is small but cost-effective, and serves its purpose well. The clubhouse at Yankee Trace is immense and cost \$15 million, but is booked at least 180 nights per year and is more a civic center than just a clubhouse. Springboro wanted to increase the dining options in town, and the clubhouse restaurant was the city's only fine dining operation. The demand for fine dining simply didn't exist and the restaurant was never successful. The good news for Springboro is that Heatherwoode will be paid off in five years with general revenue bonds and both the course and clubhouse will finally serve the city as continuous revenue streams. Though the clubhouse didn't live up to expectation, the golf course far exceeded them. In its first year of operation, Heatherwoode was selected as a stop on the Nike Pro Golf Tour. This was a boon for the city and the course, and really put Springboro on the map. The tour drew thousands of visitors to the city and tremendously raised the city's visibility and reputation among Dayton and Cincinnati area residents.

C) Tangible Results

The direct impact of Heatherwoode on Springboro's landscape and demographics is deceptively low. The housing portion of the parcel is limited to the very southern boundary and is not interwoven between the golf holes. At least three quarters of the course perimeter is not outlined by housing. By today's standards, the number of housing lots in Heatherwoode is significantly lower than in other comparable developments. Even the land uses surrounding the development haven't changed in the years since its construction. This is due largely to topography, accessibility, and politics; the easy land to develop has been developed. The real impact of Heatherwoode was symbolic rather than actual.

Heatherwoode is a monumental victory of public perception. Not only did the golf course drastically raise the city's visibility among area residents and companies, but also it increased Springboro's profile and reputation among neighboring communities. Heatherwoode



The seven distinct neighborhoods of Settler's Walk

created an image for Springboro that previously didn't exist, and the image change probably would not have been occurred without the course. The property values in Heatherwoode showed that Springboro was a town with new money. This made Springboro very desirable to white collar, upper-middle class families looking to leave maturing cities closer to metro cores. As more of this type of resident flocked to Springboro, median incomes rose, education levels increased, and the city

began to outgrow its humble rural roots. It was this new and improved

image of Springboro that attracted real development opportunities.

In the three year span of 1980 to 1982, only one house was built in all of Springboro. Shortly after Heatherwoode made its impact, some light industrial parks started cropping up along Springboro's I-75 frontage. While good for the city's economy, this was not by any means the biggest change to come. The largest and among the newest housing developments to be built in Springboro is called [Settler's Walk](#). Settler's Walk is a huge development with over 1,100 homes in seven distinctive neighborhoods, and has been rated one of thirteen best selling communities in America. The varied neighborhood concept allowed the developer, Coffman Development Co., to group houses with similar price points and architectural styles together to

establish a sense of connectedness for residents while maintaining a degree of exclusivity. The Springs at Settler's Walk is a nearby spin off development half the size of the original and was started by the same developer after the success of the Settler's Walk. The developer chose to annex the land into the City of Springboro. Houses and condos in Settler's Walk range in price from the upper \$180,000's to the \$600,000's. Settler's Walk also includes a sizeable retail and commercial element anchored by a Dorothy Lane Market, an upscale grocery store, and the Ledgestone professional office park. The area has grown into a civic center because the city chose the site to build a "state of the-art" YMCA. The Marketplace at Settler's Walk contains a day care center, an adjacent church, and a branch of the Middletown Regional Hospital.

Dan Boron, Planning Consultant for the City of Springboro, said, "Settler's Walk or something like it would have happened in Springboro eventually, but its going there now is significantly attributable to the success of Heatherwoode." Heatherwoode helped to attract both the developer of Settler's Walk to build in the city and residents to buy homes there. Boron wouldn't say that Settler's Walk was a direct result of Heatherwoode, but didn't deny that it was a substantial influence. Bill Covell gave it a stronger endorsement and said that Settler's Walk would have never come to Springboro without Heatherwoode. One thing that is certain is that the success of the original housing development at Heatherwoode prompted the construction of a second subdivision named Heatherwoode Farms on adjacent land. Heatherwoode Farms contains some of the largest and most expensive homes in all of southwest Ohio. Boron confirmed that the two areas in the city with the highest property values occur in portions of Settler's Walk and Heatherwoode. Ron Coffman, the developer of Settler's Walk, declined to be interviewed for this study.

D) Too Much of a Good Thing?

Assuming that growth is a good thing, and I believe that in Springboro's case it was, is there a point at which it becomes detrimental? Boron said that the city's population has doubled every ten years since 1970 and as a result, the city is constantly in a state of "catch up" to provide services and maintain infrastructure for its growing list of residents. Boron went on to say that generally, every \$1 earned by the city on a residential unit will not cover the city's cost to service it. This deficit is usually made up for by revenue streams coming from businesses serving residents. Springboro, however, has a significantly lower amount of retail and

commercial outlets than surrounding communities and without this income to defray the costs of new residents, the city has borne the brunt of recent growth. Naturally, city council is trying to slow residential growth while diversifying its tax base. Council has recently discussed increasing the minimum lot size to reduce the yearly number of building permits issued and relieve the financial stress on the city, and particularly the school system.

Springboro's school district teaches 4,500 students and has improved from one of the most poorly ranked districts in Warren County to one of the top fifty schools ranked by the "High Schools That Work" Program, a non-profit organization that critiques more than 1,100 schools in thirty states. However, it's not all good news for Springboro Schools. The last three general operating levies have been voted down by citizens and the city is scrambling to make its budget. Planned budget cuts for this year exceed \$1.5 million with another \$1 million set aside if a second cut is needed. The district built two new elementary schools that it can't open because it can't afford to pay the teachers. For such a successful school system, Springboro's is barely keeping its head above water. Are these growing pains Heatherwoode's fault? Certainly not directly, but Heatherwoode has been praised as the project that kick started Springboro's most recent growth spurt.

Boron said that Springboro does plan for growth, but has never encouraged residential growth, except at Heatherwoode. He said the city is currently not seeking to annex any more of Clear Creek Township land for residential purposes. In fact, Stone Ridge, a large housing subdivision selling very high end homes, recently went in the township close to the city border. Springboro offered to annex the development to provide water and sewer and was denied. This was probably a blessing in disguise for the city, at least for the immediate future. At the current build-out level within the current city limits, Boron projects that the city's population will max around 24,000 residents assuming the in-fill construction stays at Springboro's average housing density of about four units per acre. With 10,000 more residents expected in the upcoming decades, it looks like Springboro's growing pains are far from over.

II) Miamisburg, Ohio

A) Introduction to [Miamisburg](#)

Miamisburg is a river town. In its early life it was home to paper mills, had a stop on the Erie Canal, and put industry before agriculture. At 19,489 residents, Miamisburg is an

established city. By the numbers, it is also a very average city. The median home value in Miamisburg is \$117,100, slightly less than the national average, and its median household income is \$48,316, which is slightly more. Miamisburg grew east from the banks of the Great Miami River and now has an interchange on Interstate 75. Miamisburg is the result of two dominant influences that have shaped almost every aspect of its history: the river at the turn of the century, and beginning in the 1950's, the federal government's Mound Nuclear Research Facility. The Mound facility was the backbone of Miamisburg's economy, supplying thousands of jobs and paying a significant portion of the city's budget. When the federal government announced it was [decommissioning the Mount Plant](#) about ten years ago, the city was faced with dire straits. The decommission was expected to take the greater part of a decade, so they had time to make changes, but the Mound jobs would have to be replaced or the city would collapse.

B) The [Pipestone](#) Project

"Municipal golf courses are money losers." This quote by Keith Johnson, Economic Development Director and former City Planner for the City of Miamisburg, accurately describes the attitude and approach the city took toward building their golf course in 1992. Johnson went on to say that new golf courses are like transit systems, "they will never pay for themselves." Miamisburg is a city of less financial means than neighboring Centerville, for example, and they approached this project with caution. They had specific goals in mind from the beginning and took care to keep tight controls on the entire process unlike the almost wanton approach of Springboro and the inexperienced mistakes you will see in Beavercreek. Pipestone's progression may be described as "nothing ventured – nothing lost." In Miamisburg, the city loses money on every home built that is valued at or below \$120,000. The tax revenue generated from these houses does not offset city service costs. Meanwhile, property and construction costs of the course itself, which was to remain in the possession of the city, required the passing of a twenty year bond and the city incurred its associated interest expense.

The answer to this problem was the sale of the excess land around the course to a private developer to build housing. The proceeds of housing lot sales can pay for the course, while simultaneously improving the city's housing stock, increasing property values, and generating positive tax income. When done right, it sounds like a win-win, but it does beg the question, "Is the golf course there to sell housing, or is the housing there to pay for the course?" Whatever

Miamisburg's answer, they knew what they wanted from the outset, and it wasn't necessarily golf or houses. They wanted jobs.

Miamisburg bid the housing contract to developers and once selected, required the residential developer to work with the course designer to deliver a unified finished product. By every definition, it was a planned development. The city required and reviewed architectural plans on everything and all was contingent on their approval. Miamisburg only allowed five builders to work on the project and dictated everything from the types of materials they could use to how they had to landscape the yards. Johnson remembered that often housing plans were sent back to the builders with requirements that increased the cost of the house. As long as the city was involved, they were going to demand higher quality because they wanted this course to have high dollar homes.

C) Goals Realized

Of course, the city's oversight paid off to the tune of approximately 1,500 homes in the area priced between \$180,000 and \$280,000. Johnson said that Pipestone was the direct cause of proximate growth and drastically higher property values for the city. Pipestone's low end housing started at \$180,000 while the rest of the city averages around \$130,000. Part of the development borders Miami Township and houses in that area are all at least \$80,000 less than those in Pipestone. Miamisburg is an older city and is nearly done growing. The only annexable township land left to the city is west of the river and currently the city has no



A typical home in Pipestone

infrastructure in place on the other side. The city has performed a utility study to see how to extend its utilities. In the past, a parcel of land on the other side of the river has been looked at as a site for a privately built course. Perhaps with Pipestone's success, another course will be built on the west side of the river. Johnson said that all of Pipestone's residential growth and

property value benefits have now been realized and it is no longer contributing to the city in the form of growth. However, it is still a very important economic development tool for the city.

Miamisburg focused Pipestone toward industrial and commercial ends from the very beginning, and not solely residential uses like Centerville and Springboro. The mayor holds quarterly business meetings in the clubhouse for area business leaders. Pipestone's clubhouse has also played host to many important meetings between city officials and representatives of some Japanese companies interested in locating in the area. Miamisburg wanted a place to court new business, and Pipestone serves that purpose well. Miamisburg has secured [3,500 new jobs](#) to replace those lost in the Mound Facility decommission, and Johnson attributes a large part of this victory to Pipestone. To Miamisburg, this is the true measure of their course's success.

D) The Lesson of [Beavercreek](#)

Beavercreek, Ohio is a growing suburban city on the east side of Dayton. Rural in nature, it only incorporated from Beavercreek Township twenty-five years ago. Beavercreek has also recently put in a golf course development, called the [Beavercreek Golf Club](#), but their experience has been far less effective than the two communities of which you just read. Beavercreek didn't set out to build a municipal golf course; they had one given to them. A private developer owned a substantial tract of land in the city and wanted to build a large housing development on the site. Beavercreek had in place a requirement that forced developers to pay a park land impact fee proportionate to the number of homes they were building. In 1994, the developer offered to donate the land to the city in exchange for having the impact fee waived. The developer was cagey, however, and also got the city to agree to rezone the area to allow housing density of up to seven units per acre, a figure much higher than most everywhere else in the city. The city didn't negotiate any form of oversight or quality controls over the developer when they signed the contract. In my opinion, Beavercreek's relative inexperience as a city attributed to their poor negotiating skills resulting in their signing a contract that was not in their best interest. The result wasn't good for Beavercreek. The developer, who only cared about selling as many units as quickly as possible, started building large multifamily apartment buildings and condos. The single family houses that were built were constructed by Ryan Homes, a builder that mass produces houses rather than custom builds. The result was a lot of "cookie-cutter" homes covered in vinyl siding and faux fronts with lower than expected prices:

not good for the city's housing stock or property values. I asked Jeff McGrath, Beavercreek's City Planner who was not around when the golf course was being built, if he thought the project was a success. I was surprised at the honesty of his response when he said no; he thought it was largely a mistake. The multifamily housing detracts from the course and made citizens unhappy. He said that the course had not had any real impact on the city either. The course has not driven any further development outside of its own boundaries. Jeff did say that some parts of the development are better than others and there are a few pockets of custom built, quality homes, but the potential was already squandered.

Johnson, of Miamisburg, had this to say about building a course; "Assume the worst case scenario – that the course will be entirely publicly built – then negotiate privately."

Miamisburg's key to success was writing in stringent zoning controls to maintain and even elevate property values around their course. When Beavercreek tried to step in to stop the building of more multifamily units, the developer just pulled out the contract and kept right on building.

III) Centerville, Ohio

A) Introduction to [Centerville](#)

Centerville is an established city of 23,024 people by the 2000 Census. Formerly an agricultural community, it is now a white collar suburb with a per capita income of over \$30,000 and a median home value of nearly \$150,000. The numbers weren't always this good in Centerville, however. Up to 1980, the city was on a shoestring budget and could barely maintain its roads and infrastructure. At that time, the former farm based community on the absolute edge of Dayton's metropolitan sprawl didn't have much in the way of commercial development and almost no industry. Throughout the Eighties, Centerville grew and towards the end of the decade was beginning to feel pressure from newer communities like Beavercreek and Springboro. At the time, Centerville was about 75% built out in its corporation limit. The city was losing ground due to growth to the south and east of the city and city officials didn't want to be skipped over by the next tier of suburbia. A feasibility study was undertaken that showed there was pent up demand in the area sufficient to support 36 holes of quality golf.

B) The Yankee Trace Project

In 1990, the City of Centerville wanted to create for itself an “icon;” something unique that it could offer its residents and be known for in the greater community. The idea was to build an upscale golf course for citizens, something the city didn’t have. Yankee Trace started as just a golf course; at first, the city didn’t plan for housing. The initial goal was simply to bolster and maintain current property values, but in the end, it accomplished far more. The residential portion of the project materialized later as a solution to a financial question: sell houses to defray construction costs. Fortunately for Centerville, it was an answer with lots of secondary benefits: the greatest of which were protecting the housing market and spurring demand in the community.

David Jensen Associates, Inc. acted as the land planner for the development and designed the project with the aim that the community would function independently, a union of golf and housing. Jensen designed the community around a “windows & focals” concept to promote viewing of golf play from all around the neighborhood. The houses are built around action points of the golf course so that house orientation, home windows, and the openings in the lot layouts are all brought into alignment with people playing golf. The other innovative planning technique utilized in the development is the concept of housing clusters; smaller pockets of housing than normally exist in subdivisions intended to promote a sense of belonging for their residents. The psychological benefits have been key to the success of the entire project. Gene Bates Golf was selected to design the golf course and the city contracted a separate firm to do the course construction.

The city bought 460 acres of unincorporated land in Washington Township and then annexed the land from the township. This action stirred up a lot of conflict between the two bodies. The city exercised a rarely used provision allowing what’s known as administrative annexation in certain situations. Administrative annexations do not require public consent and the township filed suit and appealed the case all the way to the Ohio Supreme Court who found in favor of Centerville. The land was paid for through the city’s general fund and the city did not have to borrow or bond any monies to pay for the property. In 1994, the city paid approximately \$20,000 per acre: Now the land is appraised at \$60,000 to \$80,000 per acre. Great Traditions was the land developer selected to build the housing. The city owns the course itself, but the land for housing was sold to Great Traditions.

Centerville was very involved in the housing development process. Zoning dictated from the outset that only single family housing could be included, a lesson Beaver Creek would learn



A typical home in Yankee Trace

the hard way. It was a Planned Urban Development, or PUD concept. Great Traditions wanted to include some “attached housing,” another name for doubles and triples, and the city was flexible. City council was weary of any kind of dense housing, however, and the density was capped at two units per acre, the maximum amount allowed by zoning regulations. The deal for Great Traditions was that they allowed the two units per acre to be calculated gross over the entire 460 acres which

allowed for somewhat higher densities than one can find elsewhere in the city. The first housing permits were issued in December of 1994. In 1998, Great Traditions wanted to expand the project so they purchased more land and annexed it into the city. They wanted more multifamily units and made another deal with the city. Centerville, because of the prior success of the two and three family units, agreed to change zoning to allow the multifamily, but required the developer to maintain the same single family to multifamily ratio as was in the earlier development.

In 1999, the city decided to expand the golf course from its original eighteen course play holes and three practice holes to a full twenty-seven hole course. They expanded housing to the west of Yankee Street and called the new development The Homestead which consisted entirely of traditional single family housing. In the years 1999 and 2000, 100 to 120 units were being built in Yankee Trace per year. Yankee Trace now covers 650 acres and when construction ends will consist of approximately 960 units.

An unforeseen victory for the project and the city turned out to be the clubhouse at Yankee Trace. Costing \$15 million, the clubhouse was a tremendous risk for the city; much more so than Pipestone’s and even more so than Heatherwoode’s. The city selected a local architect to design a much larger facility than any in the surrounding area. The clubhouse includes a large banquet facility and fine dining restaurant. Why would the city take such a risk?

They wanted to give back to the community and they treated this project from the start the same way they would treat a public park. They wanted it to be accessible to everyone in the city so they intended the clubhouse to be useable by citizens who don't play golf. This too showed tremendous insight as the club is now booked over a year in advance and is used well over 180 nights a year.

C) The Model of Success

Centerville did everything right with Yankee Trace. As with most highly successful projects, Yankee Trace played host to a lot of innovation and all inclusive, well thought out planning. Yankee Trace combined an expertly designed course with the most modern home building techniques, an exquisite and highly functional clubhouse, gas lit streets, and a unique “hiker-biker system” of over and underpasses that allow pedestrian and bicycle traffic to move easily through the neighborhood and golf course. The course itself has been celebrated and was selected to host the Dayton Open Golf Tournament, a stop on the Buy.com Pro Tour. All of these elements made Yankee Trace an incubator of concepts and demonstrate how useful a golf course can be as a municipal tool. In Washington Township, just across Social Row Road from Yankee Trace, lies Waturbury Woods; a subdivision that contains some of the largest and most expensive homes in the entire South Dayton/Warren County market. Steve Feverston, City Planner for the City of Centerville, said Waturbury Woods is about 80% attributable to Yankee Trace. Feverston went on to say that the city and township both have experienced tremendous commercial growth since Yankee Trace and have jointly revamped their master plan. In the last year alone, the city experienced \$5 million in new construction and saw eighteen new businesses open their doors (Tyler 2005). Additionally, Dayton's Miami Valley Hospital announced the construction of a \$73 million medical campus in Centerville and is breaking ground this year. Feverston points to “skyrocketing growth” and redevelopment especially in the downtown and other commercial areas of the city as visible evidence of Yankee Trace's impact. Yankee Trace kept Centerville growing and prospering.

D) The Lesson of Benchrock

Perhaps the smartest of all the victories of Yankee Trace, was the decision to pay for the project without borrowing any money. [Huber Heights](#), Ohio is a suburb north of Dayton that

was struggling to make a name for itself and decided to build a golf course community. Such projects, however, require a lot of planning, a lot of money, and a city government with wisdom and patience. I'm not convinced that Huber Heights satisfied any of the above prerequisites. The name of their course is Benchrock and its tagline is, "Bring your dreams home," but \$8 million in the hole and all progress on the course halted, the only thing the city is dreaming is that they hadn't signed the contract.

According to an article in the Dayton Daily News in September 2004 the \$23 million golf course was the centerpiece of a larger development to include over 1,100 upscale, single family homes, about 500 condominiums, and some commercial development (Giovis and Srivastava 2004). The project was delayed because the Columbus based Kendall Group ran out of money and was unable to secure additional funding for the project. The 668 acre development was touted as Huber Heights' premiere golf course and residential community (Giovis and Srivastava 2004). The course was slated for completion by May 2005 and was expected to drive demand for housing and other development in the area (Giovis and Srivastava 2004). The delay will cause home builders to rethink the process because the character and prices of homes are much higher with a golf course than without, according to Huber Heights Councilman, Mark Campbell.

The heartbreak for the city came in the form of a nearly \$8 million, five-lane boulevard the city paid for and constructed to provide access to and spur growth on the property. The city issued bonds to cover construction costs under an agreement that the debt be repaid by the developer (Giovis and Srivastava 2004). When Fifth/Third Bank, the Kendall Group's financier, foreclosed on an \$8.3 million default note, the city got stuck with the bill for Benchrock Parkway. The project would have generated tens of millions of dollars in tax revenue for the city (Giovis 2005). In ten years, the city had hoped the entire development would be valued at more than \$350 million (Giovis and Srivastava 2004).

For cities, this is one of the primary dangers of using private developers to build courses and corresponding housing. This fear is probably what prompted Centerville, Miamisburg, and Springboro to use different companies for each of the different tasks in developing their courses. Beavercreek also used the same developer for its course and housing, and they also received an unfavorable result. The other key that Huber Heights and Beavercreek were missing is that in the successful municipal course projects we've looked at, the city has owned the land for the

course before, during, and after construction. Huber Heights made even one mistake beyond Beavercreek in that they went into debt to invest public money in building a road for a developer that is now sitting idle and unusable by the public. If the developer declares bankruptcy, the city will take a huge blow to their credit rating, still not have a golf course, and only have a useless street to show for it.

IV) Dublin, Ohio.

A) Introduction to [Dublin](#)

Dublin, Ohio is a Cinderella story of how golf can transform a community. Today, Dublin's population is estimated at over 35,500 residents making it the largest city included in this study. The median home value was \$243,200 in 2000 making it the wealthiest city in this study and easily among the wealthiest growing communities in all Ohio. It is not surprising that Dublin came from humble beginnings, but it is surprising that those beginnings were not very long ago. Dublin incorporated as a city in 1987, the same year as Springboro, yet today, Dublin is nearly three times larger. In 1970, Dublin had a population of only 681 residents: that figure means that Dublin has experienced 4,510% growth in thirty years. Interestingly, the Muirfield Village Golf Club opened in Dublin in May of 1974. Though Dublin shares many similarities to communities like Springboro and Centerville, the city isn't a "bedroom community," a city with significantly more housing units than jobs. Dublin's population swells during the workday to more than 60,000 people. Dublin is no where near done growing either. The [Mid Ohio Regional Planning Commission](#) (MORPC) projected in December 2004 that Dublin will increase by 17,684 residents, another 49% from its current level, by the year 2030 to a total of 53,766. Dublin's municipal government is wealthy too. In 2003, the city raked in \$54,475,839 in general government revenues and another \$13,043,958 earmarked specifically for capital improvements. Centerville, by comparison, only generated \$10,550,000 in income and property taxes in 2003. Of the income taxes collected by Dublin, however, 90% resulted from business activity within the city.

B) A Different Approach

Not until the [Golf Club of Dublin](#) opened in May of 2002 did the city have a municipally backed golf course. In the three prior examples of Springboro, Miamisburg, and Centerville, we

saw how these cities used golf to accomplish some municipal goal. This was not the case in Dublin. Golf and the city grew together symbiotically, but separately. The City of Dublin has taken a very laissez-faire attitude towards growth and development. Dublin, even now, does not have a plan to encourage growth; since the 1970's growth has just happened here on its own. Unlike the other cities in this study, there was never a need for Dublin to build a golf course to attract new residents; people were moving there anyway and they kept coming at a faster pace. Recent city council discussions in Dublin have focused on slowing growth. One of the ideas being considered is to simply limit the amount of building permits that can be issued each year. Though the city has not until recently been involved in developing golf courses, Dublin has had such communities much longer than any of the other cities in this study. The main difference therein, is that Dublin's have all been private.

C) [Muirfield](#), the Catalyst

The [Muirfield Village Golf Club](#) was the first major golf course to be built in the Northwest Columbus market. It opened in May of 1974, a full twenty years before Centerville's Yankee Trace. Originally, the course was built on 220 acres, but it has grown continuously. The course was one of the first built by famed golfer and course designer, Jack Nicklaus.



The course layout at Muirfield Village Golf Club

A second course and connected housing development was founded in 1982 and named the [Muirfield Village Country Club](#). The two courses have seen forty-five phases of home

construction that now total 2,209 individual housing lots – by far the largest of any of the courses examined in this study. The Golf Club at Muirfield Village is ranked the 16th greatest golf course in America by Golf Digest magazine as well as being the home of a major PGA tournament, The Memorial.

Since 1974, Muirfield has been the spur driving Dublin's explosive growth. After the development of Muirfield, several Fortune 500 companies located their corporate headquarters in Dublin including Wendy's International, Ashland Chemical, Inc., and Cardinal Health. Honda USA built a major automobile manufacturing plant in nearby Marysville and Dublin has a significant contingent of Japanese residents. Dublin is home to approximately 2,500 businesses, a lot for a city its size, and this is at least indirectly attributable to Muirfield. The citizenry of Dublin is very vocal when it comes to planning decisions and very strictly adheres to the doctrine of separated land uses. Public outcry forces the city to pocket commercial development and their inordinately stringent zoning code forces companies wanting to locate in Dublin to spend unusual amounts of money on aesthetics to please the city's affluent residents. For example, car manufacturer, BMW of America, recently abandoned plans to build a large office in Dublin to house its financial services department because the company and the city couldn't agree on the type of signage that would be outside the building. BMW simply moved their operation and its thousands of jobs to neighboring Hilliard which welcomed them with greatly relaxed zoning conditions. Lisa Rivera, a planner for the City of Dublin, said that the city encourages "office general" type development due to its relatively high tax revenues. Recruiting healthcare and research & development offices are a current priority of the city, as well as increasing retail opportunities. Any future growth in Dublin will be in-fill, or to the north and west. Dublin is landlocked by Powell, Columbus, and Hilliard to its east and south.

D) The Domino Effect

When Muirfield was built in 1974, only one other golf course existed in the Dublin area; Riviera Country Club, a small private 1950's era course with no associated housing. Since the success of Muirfield, however, Dublin has an absolute glut of golf. Today nine golf courses exist inside, or within one mile of Dublin including Muirfield Village Golf Club, Muirfield Village Country Club, Tartan Fields Golf Club, the Golf Club of Dublin, Riviera Country Club, Safari Golf Course, Wedgewood Country Club, Shamrock Golf Course, and Brookside Country

E) The Ballantrae Experiment

family homes, 322
condominiums, and 90 villas
arrayed in ten different
neighborhoods. The Golf Club
of Dublin is the only public
course in Dublin; all the others
restrict play to residents and/or
members only. The course itself
is rated very highly; #2 in Ohio
and #5 in the Midwest according
to the Great Lakes Golf
Magazine, and among the top 25
courses in America by Golf
Magazine. Ballantrae draws
heavily from the successes of
Yankee Trace and Settler's
Walk. The idea of separating
neighborhoods by price point

and design elements within a single development was pioneered at Settler's Walk, but

Ten distinct neighborhoods are in Ballantrae. Note the land to the west designated for a school and the public pool to the south.

Building on the highlights of Yankee Trace, Ballantrae boasts sixty-two acres of public and neighborhood parks; thirty-five acres of lakes and fountains including a 3.5 acre fishing lake; a City of Dublin municipal pool and water park; walking, jogging, and bike paths that connect to the City of Dublin's existing twenty-nine mile paved path network; a fully functional clubhouse with locker rooms, a pro shop, a pub, and a banquet facility; and land purchased by the Hilliard School System as a future school site. The entire development was designed like Yankee Trace with wide viewing corridors to maximize the view of the golf course as you walk or drive through the community. [Homes in Ballantrae](#) range in price from \$340,364 to \$899,000. The developer on this project was Edwards Golf Communities. Ballantrae truly is the next step in evolution for the planned golf course community, and it's not surprising that Dublin is still leading the way.

V) Franklin, Ohio

A) Introduction to [Franklin](#)

Whereas Dublin is the largest and wealthiest community in this study, Franklin is the smallest and poorest. The city's 2000 population was only 11,396 and its median home value was \$92,200 which is well below the national average. Franklin, like Miamisburg, is a river town. The city grew on the east bank of the Great Miami River and was later buttressed on its east side by Interstate 75. Franklin's early economy was dominated by paper mills, but that was not to last. Franklin is completely different from any of the other cities visited in this study in two important ways: it does not have a golf course, and in its attitude toward growth.

B) No Golf Course, No Problems

Franklin does not have a full length golf course, and city officials will be the first to tell you that they want it that way. People in Franklin know the same thing about golf courses as the people in Centerville, Springboro, and Miamisburg did when they built their courses; golf promotes growth. Where these other communities looked at growth and saw progress, Franklin looked at growth and saw expense. Don Woods, Chief Building Official for the City of Franklin, said that the tax revenues generated from new growth couldn't cover the cost of providing services. In Franklin, one residential unit demands \$400 per year in municipal services and only returns between \$40 and \$80 in tax revenue; a net loss of up to \$360 per house! Really, there's

no potential for golf in Franklin even if the demand was there. The city certainly won't front the money for a municipal course, and a privately built course is most likely out of the question as well because the city government will not pay to extend utilities to new residential developments. To exacerbate this problem, the State of Ohio is cutting local government funding and cities, especially those like Franklin, are "tightening their belts." Now, with even less money available for development, Franklin does not look to provide quality of life improvements for its citizens. Strangely enough, in Franklin, that doesn't draw too many complaints. Franklin is an aging community; it is not replacing older families with younger, growing ones. Student enrollment in Franklin Schools has been declining at a rate of 30 students per year. The district's current enrollment is 2,400 down from its high of 3,700. The average Franklin resident is a blue collar, unskilled to semi-skilled worker who has no real interest in city amenities. 40% of Franklin's workers live in Franklin, a percentage rare in a city that small. Only 30% of Franklin High School grads go to college which means that the city has a much higher percentage of lifelong or long-term residents than its neighbors. It may be safe to say that in Franklin, nothing much changes.

C) Stagnant and Loving It

"If you're not growing, you're shrinking," said Woods, and that couldn't be truer than in Franklin. In the last twenty years, Franklin has gone from the largest city in Warren County to the second smallest, and it is rapidly losing ground to neighboring Carlisle. Despite this fact, Franklin has actually grown in that period, but to such a small extent that the end result is negligible. In fact, Franklin has seen almost no residential growth or population change since 1969. The 1980 census rated Franklin at 11,033, the 1990 census rated the city at 11,370, and in even the most recent decade, the city was unable to crest 12,000 residents. Ryan Homes, a developer and home builder out of Pittsburgh, Pennsylvania, developed a subdivision in Franklin called Harpland in the 1990's. The development added 511 new housing units at an average density of about 2.3 residents per unit. The houses sold well proving that a housing market did exist in Franklin. However, despite adding over 650 new homes in the years between 1990 and 2000, Franklin only managed to grow by twenty-six residents.

Franklin has substantial space to grow residentially to the southeast and southwest, as well as some unincorporated township land enclosed by the city, but the city council in place has

no wish to, or history of annexation. There was recently an issue on the ballot to merge Franklin City and Franklin Township, but it was voted down by township residents last November. City officials actively discourage residential growth. The city zoning code has been reworked three times in the last year to make development more difficult. Council especially wants to avoid small lot/small structure type growth. Franklin wants to grow jobs, not residents. Where neighboring communities like Springboro and Miamisburg have strategies for growth, Franklin offers a strategy against it, and they have been quite successful.

In the early 1990's, Franklin city officials realized that the city had to grow commercially and industrially. In the past, the city had actively worked to avoid becoming a "bedroom community," but in order to continue that way, they would have to keep the companies they had and bring in new jobs. The decade of 1969 to 1979 saw the greatest period of industrial growth in Franklin. The city now has companies in the following industries: tool & dye, machining, packaging and paper, pharmaceutical, and chemical. In the next decade, industrial growth plateaued. In fact, there has been no significant growth in any sector in Franklin since 1979. As much as one third of the city's land is zoned "heavy manufacturing," yet the city has no written strategy in place to attract new businesses. Until 1999, Franklin operated on a community master plan that was written in 1981. Perhaps no update was necessary for this town that puts a lot of value in words like "stable" and "content," and is best characterized by no changes at all.

D) Dollars and Sense

To date, the decision making track record in Franklin has only demonstrated their tunnel vision toward keeping costs low instead of increasing revenues. Municipal governments shouldn't be entirely profit motivated, but profit usually means progress, and Franklin has none of it. Were the savings that Franklin made from keeping municipal service costs down worth the opportunity cost they paid in the form of unrealized revenue streams from potential growth? I don't think so. I think that when the decisions were made to retard growth, they made sense in response to Franklin's short term outlook, but the long term result of those decisions has frozen Franklin in 1969.

Franklin believes its finances are healthier than surrounding "bedroom communities" that have a smaller industrial base. Woods touts Franklin's annual \$16 to \$18 million general budget. Woods also suggested that neighboring Springboro can't keep up with its residential growth

because the cost of services is too high. He thinks Springboro's unchecked population growth is bankrupting the city. Certainly, officials from Springboro would disagree, and I'm not here to say who's right or wrong, but only to illustrate the variance of opinion on such a pervasive topic.

Does it make sense for Franklin to have adopted such a complacent attitude toward growth? In my opinion, no; Franklin is a community without a future. Woods agrees to a greater extent in that he believes none of the medium size Warren County cities, including Springboro and Lebanon, have futures. Woods subscribes to the currently popular belief that the large metropolitan cities of Dayton and Cincinnati are growing together and will eventually meet in Warren County. He calls it a five-city metropolis concept and names Dayton, Centerville, Middletown, Mason, and Cincinnati as the primary municipalities in this massive highly developed corridor. Warren County Commissioner, Pat South, said, "Warren County is really Daytonati" (McAllister 2005). The truth of this assertion is yet to be determined, but if it does happen, I am confident that Franklin will still be there, still have 11,000 residents, and still be without a golf course.

Analysis

I) National Trends

What makes golf so attractive to home buyers? Bill Covell said that only 40% to 50% of people that live on a golf course actually play golf. Dan Boron said that as many as 30% of golf course residents don't even own golf clubs. Certainly, it's not a desire to live close to the sport of golf that is the primary motivator. The reason that golf courses are such enticing places to live is a mixture of economic and psychological factors. I have found in this study that the areas in communities that typically have the highest property values and the most expensive homes are golf course developments. People that have the money and want to live in the best neighborhoods of their community will naturally gravitate toward golf courses. There is also a certain amount of social gratification that comes from the exclusivity and prestige of living on your town's upscale golf course. These factors are why golf course housing continues to sell even when an area becomes oversaturated with golf.

In the Greater Dayton area alone there are eighty-nine golf courses, sixty-six public and twenty-three private courses. The soft economy of recent years has really hurt existing golf courses as players have less recreational dollars (Albers 2005). Golf courses have been cutting

greens fees and private clubs have been drastically reducing or even waiving membership initiation fees to entice more people to play. Despite the apparent lack of demand to actually



Greg Letsche (left) with Jack Nicklaus surveying the renovation of OSU's Scarlet Course

play golf, close to a dozen new courses have been built in this market since 1989. This phenomenon may indicate that golf courses are built solely to sell houses. Greg Letsche, a senior golf course designer for [Nicklaus Design](#), said that is a fair statement. Home sales pay for construction while player fees pay for maintenance; at least that's how it's supposed to work. Letsche said that course construction is stronger overseas than in the US, but the same trend exists; golf courses are always built with attached housing. Demand is

still strong in the US, however, as Nicklaus Design is having a record year with forty courses currently under construction domestically. Letsche did say that a few areas in the US were oversaturated; he named the Houston, Texas market; but many other golf heavy areas are still building. Even states like Florida and Arizona are seeing new courses built. Letsche believes the reason is that golf courses are like an insurance policy for land developers; homes in developments with golf courses always sell. So, with developers using golf to protect their investments, it doesn't appear that this trend will fade anytime soon.

However, Letsche thinks that the success of these courses is still important to land developers. He said that developers "do their homework." Nicklaus Design requires their clients to conduct a feasibility study before they'll begin work on a proposed course. Developers want their golf courses to be profitable and they want people going there to play golf; to them a popular course means popular homes. Plus, these development companies are big businesses and they have a lot of experience building these types of communities. They know development trends and what will and will not work in a given area. Letsche said that Nicklaus Design has built over 250 courses in the US and in every case, course play is important. Courses are not built without the intention of the course making money. He said home sales are probably the primary motivation, but course play is never just an afterthought.

II) Community Impact

Suburban population growth is comparable to a chemical reaction. A basic set of acceptable conditions must be present in order for a reaction, or growth, to take place. In a suburban city, some of those conditions include adequate transportation options, proximity to jobs, and a fair school system. When these basic conditions are met, growth can occur. I believe this study has shown that golf courses enter the equation as a catalyst, and just as catalysts exponentially speed up chemical reactions, golf courses dramatically increase suburban growth. Golf courses serve cities as economic funnels. In addition to their own attached housing demand, they create demand for better schools, which in turn increase the city's entire housing demand and property values. Higher general housing demand increases the demand for city services, jobs, commercial and retail opportunities, and tax revenues. Higher property values will generally attract a high earning, more skilled, and better educated work force which then attracts companies and industry. All of these outcomes are linked together in one giant metaphorical chain reaction; each factor influences another. Meanwhile, this whole process of growth and expansion pumps money into the local economy and pays into the local government. Cities collect income taxes on construction labor, more property taxes on higher intensity land uses, and more sales tax from greater retail traffic. More people demand more businesses like gas stations, grocery stores, banks. As an example of this interaction, Bill Covell points to the Dorothy Lane Market grocery store that located in the MarketPlace at Settler's Walk. Covell said a store of that caliber would never have selected that site on the north end of the city without the population base offered by the Heatherwoode development to the south. Difficulties occur in isolating single causes and effects in city trends because cities are open system that respond to countless influences, but the interplay of these factors certainly exists.

Though the contribution of golf as a catalyst for growth can have tremendously beneficial impacts in some situations, as in Centerville, it tends to cause a lot of problems for communities that may not have the resources or experience to properly prepare for and guide the growth. Beavercreek, like Springboro, is feeling extraordinary pressure on its school system as a result of continuous growth. 2,100 new students are expected to enroll in the Beavercreek School District in the next decade; close to 30% of its current enrollment (Turay Jr. 2005). It takes the tax revenue generated from approximately \$1 million in property to educate one child in

Beavercreek. This means that if five new homes are constructed at an average cost of \$200,000, the school district would only break even if no more than one child lived in those five homes (Turay Jr. 2005). If any more than one child lives in those homes, which is generally expected, the school district operates at a huge loss.

It is not hard to find cities in which golf courses have only positive effects; Dublin and Centerville are perfect examples, but areas like Springboro and surrounding Clear Creek Township are struggling to keep up, and they tend to be the norm. Clear Creek has doubled its population since 1980 and has seen a 93% increase in the number of single family homes (Gottschlich 2005). Warren County is now scrambling to slow growth so that its municipal bodies can have a chance to catch up. County commissioners have thrown around ideas of charging developers heavy impact fees and limiting the minimum lot size in unincorporated areas to ten acres. No idea has found consensus, and while politicians debate the options, cornfields keep growing houses.

III) Conclusions

A) Springboro

Springboro was a small town with large potential. The decision to build a golf course on a whim has had lasting effects on the city. The development of Heatherwoode spurred significant growth in the city including the major subdivision of Settler's Walk. The city was probably not ready for, nor expecting the level of residential growth that would follow, and is having some serious problems, especially in their school system.

B) Miamisburg

Miamisburg was a city with goals in mind when they decided to build their course. They knew that to have an esteemed course they must also build housing, but the residential benefits of Pipestone were only a secondary motivation. Miamisburg needed to attract jobs to replace those lost in the Mound Facility decommission and Pipestone was the venue they used to sell the city to prospective companies. 3,500 new jobs later, Pipestone has done its job.

C) Centerville

Centerville was afraid that they were done growing, and they didn't want to get passed by. Centerville planned Yankee Trace as a way to boost property value, attract new residents, and give back to its citizens. The course did all of this and much more. Yankee Trace even accelerated commercial redevelopment in the city and breathed new life into a maturing town.

D) Dublin

Dublin seems to have the best of everything; great companies and lots of jobs, some of the best golf courses in the country, a robust local economy, and healthy government and school district finances. Dublin has grown exponentially in recent decades and the city hasn't had to do anything to encourage this. Muirfield Village Golf Club was built in a 1974 when Dublin had a population of approximately 1,000 residents and has since become one of the premiere golf course communities in the state. Dublin grew up around golf.

E) Franklin

Franklin is an industrial town that has seen better days. The population of the city has remained unchanged since 1969. There has been no significant commercial or industrial development since 1979. Franklin doesn't have a golf course and they don't want one. Franklin has taken the attitude that people cost money, so the fact that they haven't grown in thirty years is quite alright with them. The city is located in the second fastest growing county in the state, and yet has managed to stagnate. Perhaps, Franklin should reconsider their opposition to development.

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Appendices

Figure 9



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|----------------|-------------|---------------|
| 1. Springboro | 2. Franklin | 3. Miamisburg |
| 4. Centerville | 5. Dublin | |

Figure 10

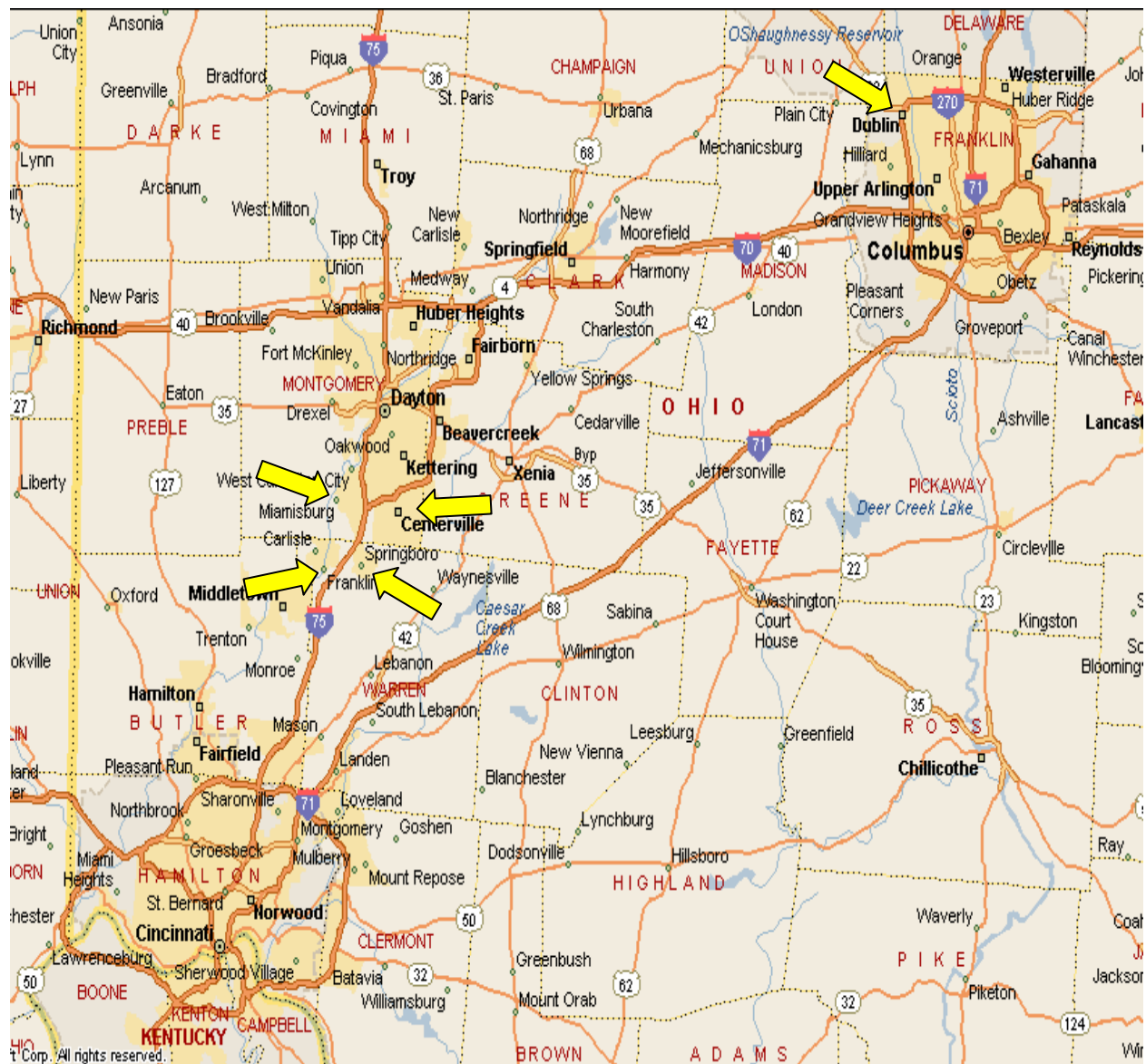


Figure 11

2000 US Census Data					
	Total Population	Total Housing Units	Median Household Income	Per Capita Income	Median Home Value
United States	281,421,906	115,904,641	\$41,994	\$21,587	\$119,600
Ohio	11,353,140	4,783,051	\$40,956	\$21,003	\$103,700
Dublin	31,392	12,038	\$91,162	\$41,122	\$243,200
Centerville	23,024	10,422	\$54,892	\$30,210	\$148,700
Miamisburg	19,489	7,905	\$48,316	\$22,504	\$117,100
Springboro	12,380	4,423	\$72,316	\$31,257	\$171,300
Franklin	11,396	4,802	\$38,142	\$17,910	\$92,200

Figure 12

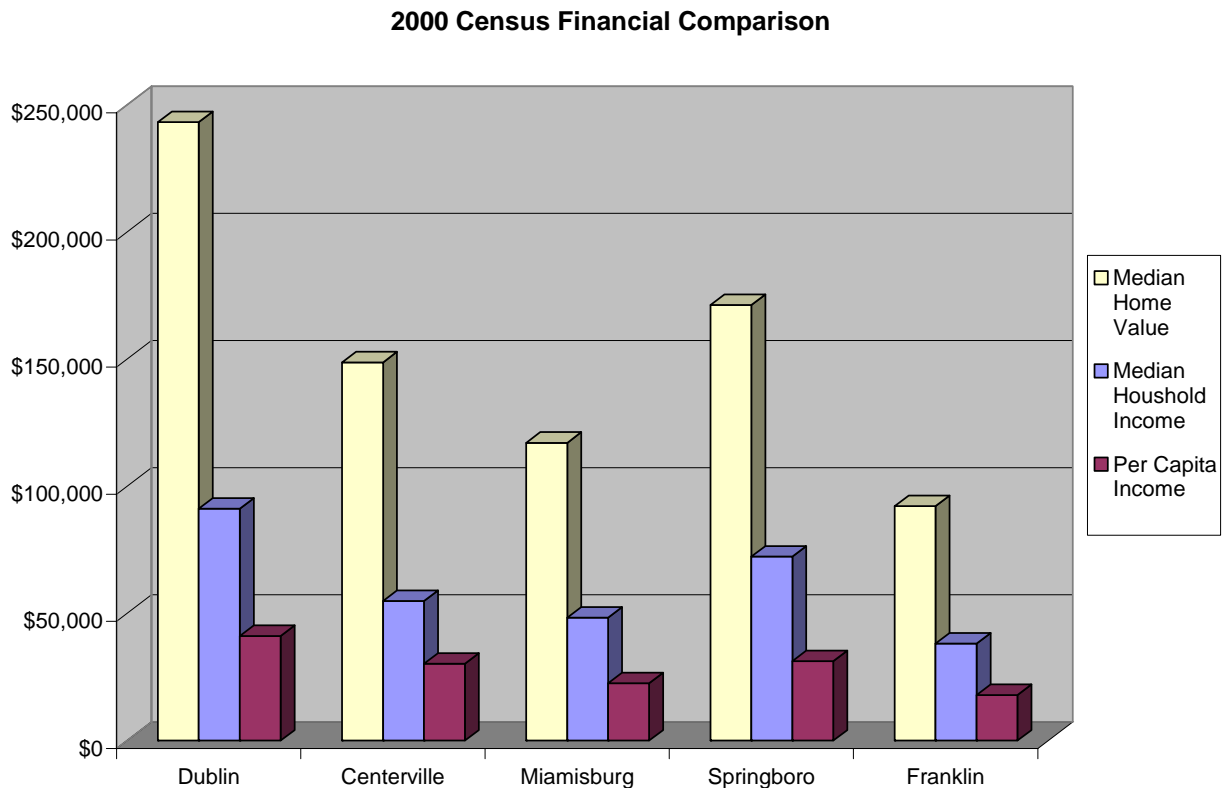


Figure 13

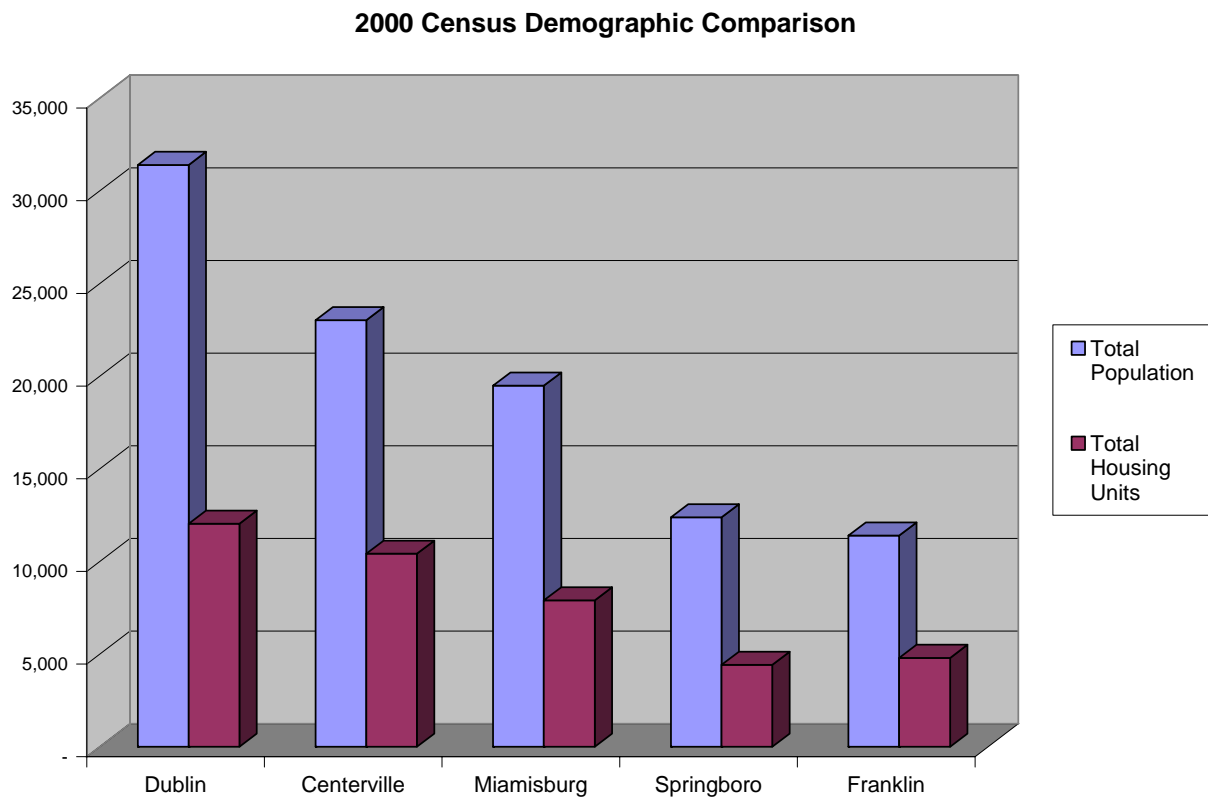


Figure 14

Warren County Municipal and Township Boundary Map

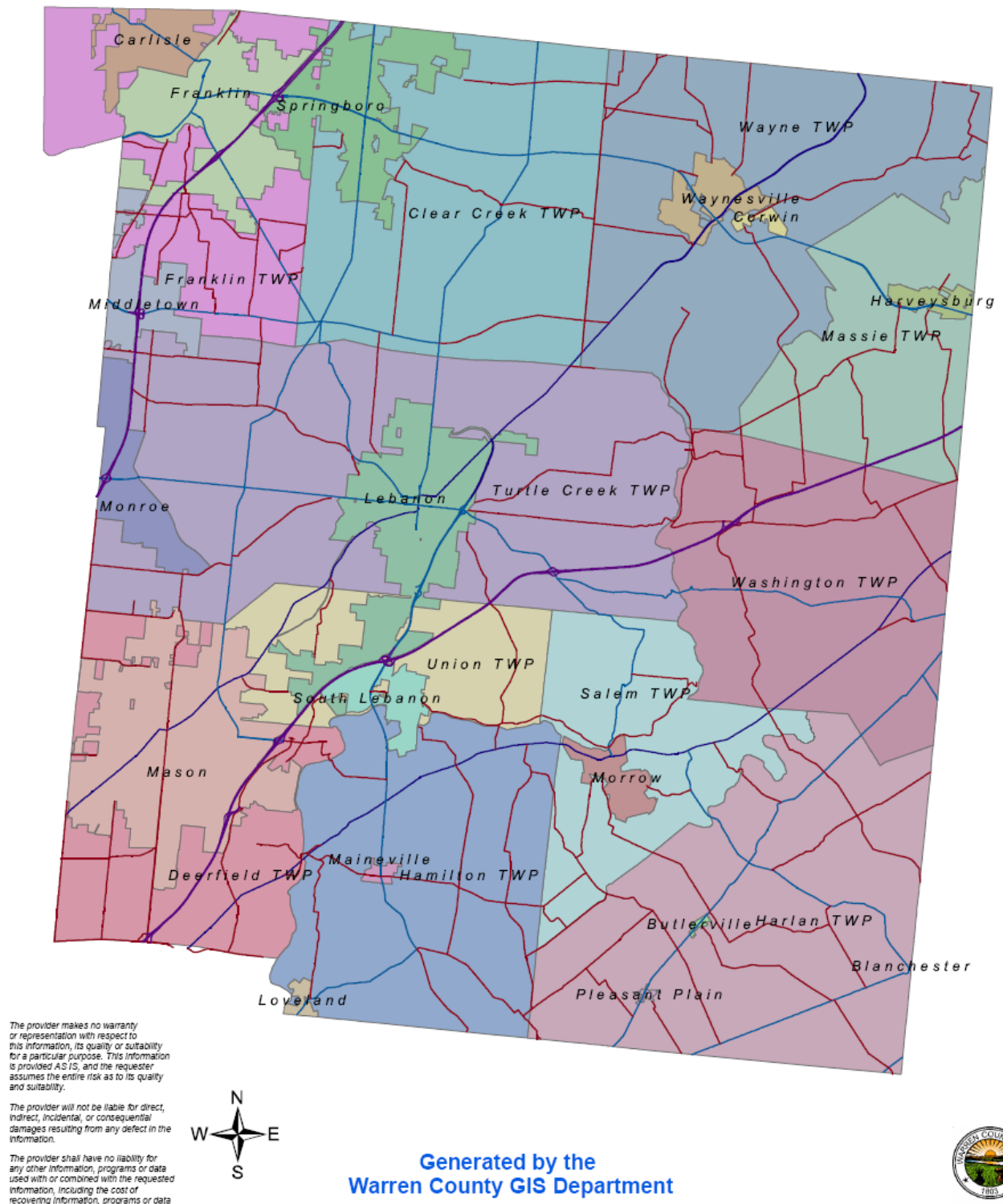


Figure 15

Map of Ohio Property Values by County Subdivision

